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Healthlines



THE REAL LIFE
COMPANY



Message from CEO

Medical insurance plays an important role in everyone's financial planning. Such insurance is designed to help customers ease their financial burden when they fall ill. Equally, if not more important, is the quality of healthcare that customers receive. From our recent research, one of the key concerns of customers is on how they can choose the right doctor for themselves when they become sick.

In order to help our customers in both of these areas, we strive to provide them with the best medical products, with the most appropriate cover, and a medical network with quality medical partners.

To help our customers live a longer, healthier and better life, AIA continuously reviews and improves our products and services to meet ever-increasing insurance needs. We hope that you will find the information in *Healthlines* useful to help you manage your health and cope with any healthcare challenges you may face.



Peter Crewe
CEO
AIA Hong Kong &
Macau



Cancer Treatment Trends

Medical professionals may recommend different treatments depending on their situation and the patient's condition. Other than the traditional treatments such as surgery, chemotherapy, and conventional radiotherapy, there are now more advanced forms of treatment such as immunotherapy and proton therapy where appropriate. As a result, in general, cancer patients are now able to live longer than ever.

As medical technology continues to evolve, newer and better cancer treatments will be discovered. However, the cost of these new cancer treatments will also become more expensive. Coupled with the increasing demand for medical care as



Hong Kong's population ages, the average cost of cancer treatment is expected to rise. Looking at our high-end medical plan, the average bill amount for cancer claims has increased by over 20% from 2015 to 2016.

We are glad to see that our medical insurance products are helping customers get the appropriate treatment and helping them live longer and healthier.



Dr. York Chow's Column – Patients' Journey

No one likes to be sick, or to suffer in any way. Even the best tempered can lose their nerve when they are in pain and feeling helpless, and any negative experience when receiving medical treatment can have a lasting impact. It is, therefore, our aim to offer the best and most caring service providers to our customers.

Providing
more
information
about panel
doctors

The professional standard of medical doctors is generally very high in Hong Kong. Over the past few months, we have updated and reviewed the list of service providers and met with a number of them, either individually or in groups. With the input of doctors themselves, we plan to update our doctors' list with more information on their specialty or subspecialty, expertise and experience. With the agreement of our partnership service groups and hospitals, we shall also put their specialists' information on our list. This will enable customers to locate the most appropriate specialist doctors to serve them, and minimise the discomfort of consulting the wrong specialist.

To enrich information for customers, a new methodology will be explored to collect members' unbiased feedback on their healthcare journey for the database.

Clinical governance, or a system of ensuring the quality of healthcare and professional standard of healthcare professionals, has been introduced by the Hospital Authority for over 10 years, and the concept has been embraced by some private service provider groups and hospitals. It is our strategy to establish partnerships with these providers, so that our customers' interests will be better protected. One of the first partnerships we have signed (effective from June 1st, 2017) was with the Gleneagles Hospital, Hong Kong, the newly built modern multi-specialty hospital at Wong Chuk Hang. The hospital has a strong clinical team of doctors from the University of Hong Kong, specialists for different specialties and over 500 beds. With the latest technologies and design, and a robust clinical governance in place, we are confident our members will be well served. There is also an AIA self service Kiosk and day-time ambassador on site to facilitate customers' access to bookings and admissions.

AIA's
partnership
with
Gleneagles
Hospital

It is hoped customers can provide us with the experience of their healthcare journey so that we can continue to improve our provider services. We have also started dialogue with other hospitals which have similar service philosophies and principles and wish to join our network.



Dr York Chow

Chief Medical Officer
and Corporate Advisor,
AIA Hong Kong and
Macau



Panel Doctors: Facts and Myths

To better understand our customers' needs when we design and enhance our medical products and services, we recently conducted a series of interviews with individual and corporate insurance customers; medical service providers; as well as with our sales force. Through this survey, we found that while customers felt that they were vulnerable to high medical costs, they were concerned about the quality of panel doctors, despite the more reasonable prices that they offer.

Customers told the interviewer that doctors are seen by them as the key healthcare service "deliverer", hence they prioritise doctors over hospitals when seeking medical care. They also feel that the quality of doctors has the most significant and direct impact on healthcare quality. Most customers are not "experienced" patients and have very limited tools to help them to choose doctors; accordingly, the doctor's reputation and word of mouth play a huge part in who they choose. Reputation is measured simply by the perceived popularity of the doctor. Those with longer wait times, more

exposure in the mass media, and maybe whether the doctor has celebrity patients, are seen as popular. Doctors with clinics in more luxurious locales or who charge higher fees are often considered better as well. However, as medical fees continue to rise indefinitely, this may not be the best indicator for quality.

Customers' views on panel doctors

Most customers are aware that we have a network of panel specialists and know the benefits of using it, such as no or minimal out of pocket costs, higher assurance of claim acceptance, and fewer worries over choosing doctors. Even so, they are reluctant to choose network doctors as many are concerned that they may receive second class service as they are "just panel patients", resulting in under-treatment. These concerns are often perceived from experiences of corporate clients, where the patient was deprioritised on the waiting list, received reduced treatment and prescriptions, together with the belief that experienced doctors will not voluntarily choose to join a medical network.

Whilst some of these perceptions may be true for medical networks that focus on cost efficiency, our medical network focuses on quality. With today's increasing demand for high quality healthcare, medical networks that sacrifice quality for cost are no longer sustainable. Hence, we have a high quality medical network with over 250 carefully selected specialists so that customers can focus on managing their own health and do not need to worry about choosing a doctor themselves. Through our medical network, together with our other services, we hope to provide the fastest, most convenient, quality healthcare support to our customers when it is needed most.

AIA's quality-focused panel network

Being a part of our medical network also means that both the doctors and their clinics must meet certain standards. Moreover, our partners are committed to providing quality care at affordable costs. Ultimately, this helps ensure that customers can get the appropriate treatment, at a reasonable cost, in a sustainable way.



Pre-approval Service to Give You Peace of Mind

When one falls sick, the last thing that they should have to worry about are those hassles such as settling hospital bills when being discharged from hospital and filing a claim for reimbursement. AIA understands our customers' needs and, therefore, provides both a Pre-approval service as well as a Credit Facility Service.

Pre-approval service: To allow customers to fully understand and effectively plan their treatment regimens, they can call our hotlines before undergoing medical procedures to ask about their policy coverage and the estimated claim amount eligible. At the same time, we also offer a Credit Facility Service, where once it is arranged, we will settle payment directly with the hospital, so that you can focus on a healthy recovery¹.



List of Hospitals

The "Credit Facility Service" is available at the following private hospitals in Hong Kong and Macau:

Hong Kong

HK Island

- Hong Kong Sanatorium & Hospital
- St. Paul's Hospital
- Canossa Hospital (Caritas)
- Hong Kong Adventist Hospital
- Matilda International Hospital
- Gleneagles Hong Kong Hospital

Kowloon

- St. Teresa's Hospital
- Hong Kong Baptist Hospital
- Precious Blood Hospital (Caritas)
- Evangel Hospital

The New Territories

- Tsuen Wan Adventist Hospital
- Union Hospital

Macau

- Kiang Wu Hospital

¹ Subject to policy benefit, customers may need to pay the difference between the approved amount and actual eligible claim.



AIA x Medix: Case of Vicky*

Vicky had always been healthy but was diagnosed with small thyroid nodules during a medical check-up.

The doctor suggested removing her right thyroid but, based on the potential risks of the operation and the long-term care required after the operation, Vicky had to decide whether the operation was really necessary.

Vicky's AIA Financial Planner contacted Medix when she became anxious.

Medix's dedicated doctor and nurse explained Vicky's medical condition in detail to her and her family. They also asked for the opinions of relevant internationally renowned specialists on her behalf. A team of experts across many medical fields then reviewed her case and provided a comprehensive summary.

The team of specialists from Medix decided that the operation was not necessary. They designed a monitoring programme for the patient and referred her case to local specialists to follow up. Vicky and her family felt fortunate to have avoided such an unnecessary major operation.



*Names and identifying details of Medix customers have been changed to protect their privacy

¹ Medix is an independent third-party company. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by Medix, which is not sold or marketed by AIA.

² Eligibility for service is subject to evaluation by AIA and Medix and the services provided are subject to the terms and conditions of Medix.

³ Additional charges might be incurred for some particular services stated by Medix.

⁴ With customer's informed consent, their medical history will be passed to Medix for the purpose of medical assessment.

⁵ Statistics and service information stated here have been verified by Medix only.

⁶ Please contact Medix for full details of the scope of the service.

Insureds of AIA selected plans are eligible for the service provided by Medix. For details, please visit www.aia.com.hk/medix

Individual Medical Insurance Pre-approval Service

Hong Kong hotline : (852) 2232-8888

(after selecting the language used, please press #2 and the 2)

Hong Kong mobile : *1299

(after selecting the language used, please press 2 and the 7)

China toll-free hotline : 4008-428-013

Corporate Solutions Medical Insurance Pre-approval Service

Hong Kong hotline

: (852) 2200-6333

Personal Medical Case Management Service

AIA Hong Kong hotline

(Customer and financial planner) : (852) 2232-8820

Medix dedicated hotlines for AIA

Customer

: (852) 3896-0500

Financial planner

: (852) 3896-0555

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